

Approved

Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

October 23, 2012

Attendees: Jim Pinkerton, *Regence*; John Borer, *PEHP* Nancy Askerlund, *UID*; Jim Murray *SelectHealth*; Tomasz Serbinowski, *UID*; Paul Anderton, *UID*; Patty Conner, *OCHS*; Norman Thurston; *State of Utah*; Lincoln Nehring, *Voices for Utah Children*; Milani; Kim Miller, *UHC* (via telephone); Ann Ibrihim, *Regence* (via telephone); Gabriela Benitez, *GBS Benefits* (via telephone); Shyam Kolli, *Milliman* (via telephone)

- I. Meeting called to order at 1:04 p.m.
- II. Prior months meeting minutes approved with corrections noted.
- III. Patty Conner from OCHS gave an update regarding Avenue H – Dashboard information was not able to be handed out. Patty was able to brief on it. Copies can be found at www.exchange.utah.gov.
 - a. Exchange Statistics
 - i. Currently a total of 313 groups.
 - ii. There is a consistent renewal rate of 93.6% renewing. There is also a 33.3% conversion on groups that are quoted coming on to Avenue H.
 - iii. As of now there has not been a lot of groups requesting to come on for January 2013, new group enrollment closes October 31st.
 - iv. Starting with new groups being written for January 2013, as well as renewals that come up each month the Admin fee is being increased from \$6 to \$8. In the past Patty has been augmenting the difference with her appropriations and is no longer able to do that. Brokers have been notified.

The launch of the new name: Avenue H has been completed, with a launch party that took place October 4th at Upper Limit Aviation. The website has change to a .com instead of a .gov site. Avenue H is being promoted with billboards, magazine advertisements, Through the Utah Underwriters Association's new brochure as well as online advertising.

OCHS has created credentials for the brokers and carriers that are able to sell and be on Avenue H. Prior to the new branding the Utah Health Exchange was not trademarked, therefore, the logo and name were used in personal gain by many people that did not have permission to use them.

All the carriers have expressed how difficult it is to read the XML file that comes to them from EHealth Apps. Therefore, Avenue H is in the process of compiling the best information needed for each carrier that can be downloaded.

Nancy will research the Utah State Code to determine how “The Exchange” is referenced. If it is referred to as a generic exchange it can stay as is, if it is referred to as The Utah Health Exchange it will have to be reviewed to be changed to Avenue H.

Workgroup Reports:

Risk Adjuster & Premium Allocation Workgroup Report-

They have not met since the last board meeting. The biggest topic they have on hand is renewals starting in July 2013. They intend to meet prior to the November RAB Meeting to be able to give an update

Underwriting Workgroup Report-

There are 25 renewals for February that are waiting to be signed off. The workgroup is currently working with Sue regarding the 10% membership change at renewal. Regarding open items the group currently has, they are waiting to hear back from the legal committee.

Legal Workgroup Report-

The workgroup is currently trying to determine an outline of the relationships between the carriers, vendors, Avenue H, Brokers, Members, and groups. This is to help determine the best contractual agreement between each entity involved.

Union employees- it is believed this is an ERISA issue and needs to go back to the underwriting to determine the best practice they all can agree on when writing groups with union employees. Jim Murray and Tanji have been working together and this is the agreement they made. Dave Jackson agrees, Kim Miller will speak on it in the next underwriting workgroup meeting and report back in the November RAB meeting.

Jim Murray requests the underwriting workgroup discusses the incumbent factor of a group moving from one carrier to another within Avenue H.

The documentation regarding the 25% surcharge is with the Attorney General’s office we waiting to hear back.

Utah Insurance Department-

There are many sections of the Plan of Operations that need to be changed regarding the change from The Utah Health Exchange to Avenue H. Patty will review the documents, suggest corrections, and submit to the legal workgroup. The Legal workgroup will have to follow-up and make final approval.

Dental and Vision:

Representative Dunnigan requests Avenue H addresses with the carriers the option of offering standalone dental and vision. With it agreed, now risk adjustment needed with dental providers to

determine their expectations, as well as carriers will take the request back to their internal committees.

Next Meeting will be November 27, 2012 at 1:00 pm

Meeting adjourned at 2:26 p.m.